IN THE CLAIMS:

Claim 31. (amended) A method of facilitating online transactions based upon interactions between customers and merchants, comprising:

providing by a first merchant online to a customer a plurality of incentives for completing a sales transaction with the first merchant;

determining an incentive selected by the customer in the sales transaction;

transmitting a reason code and a customer identifier from the first merchant to a second merchant indicating that the customer has completed the sales transaction with the first merchant, the reason code including an electronic address for communicating with the customer and information relating to the customer and to the selected incentive;

displaying, by the second merchant using the electronic address, an offer to the customer, graphically on-line, the offer selected according to data associated with the reason code, the offer displayed while the customer is still connected to the first merchant;

receiving online by the second merchant an acceptance of the offer from the customer;

establishing by the second merchant an electronic communication connection with the first merchant;

sending from the second merchant to the first merchant the customer identifier; sending, from the first merchant to the second merchant responsive to the customer identifier, customer payment information; and



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processing by the second merchant the acceptance using the customer payment information.

Claim 42. (amended) A system for facilitating online transactions based upon interactions between customers and merchants, comprising:

means for providing by a first merchant online to a customer a plurality of incentives for completing a sales transaction with the first merchant;

means for determining an incentive selected by the customer in the sales transaction;

means for transmitting a reason code and a customer identifier from the first merchant to a second merchant indicating that the customer has completed the sales transaction with the first merchant, the reason code including an electronic address for communicating with the customer and information relating to the customer and to the selected incentive;

means for displaying, by the second merchant using the electronic address, an offer to the customer, graphically on-line, the offer selected according to data associated with the reason code, the offer displayed while the customer is still connected to the first merchant;

means for receiving online by the second merchant an acceptance of the offer from the customer;

means for establishing by the second merchant an electronic communication connection with the first merchant;

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means for sending from the second merchant to the first merchant the customer identifier;

means for sending, from the first merchant to the second merchant responsive to the customer identifier, customer payment information; and

means for processing by the second merchant the acceptance using the customer payment information.